

Application number: 09/923,311

Art Unit: 3624

Applicant: Khai Hee Kwan

Examiner: Hani Kazimi.

Title: A computer network method for conducting payment over a network by debiting and crediting utilities accounts

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAR 25 2006

TO: Commissioner for Patents

Virginia 22313-1450

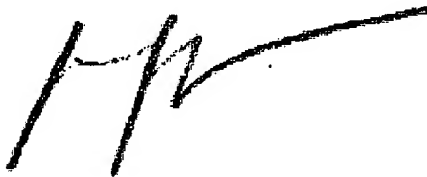
Sir:

Compliance to your Notice of NON Compliant Amendment (37 CFR 1.121) dated
March 13 2006 for APPLICATION 09/923,311

The applicant refers to the above and have accordingly amended to have the claims starting from a NEW separate page from 2 to 5. Note the status identifier of the claims remains as per our December 9 2006 submission, wherein said submission is a first amendment from our original RCE dated November 25 2005.

Thank you.

Yours truly,



Khai H Kwan

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23-March-2006

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